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JUN 06 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
William F. MANN et al.)	Examiner: Kambiz ABDI
)	
Serial No.: 09/956,997)	Group Art No.: 3621
)	
Filed: September 21, 2001)	

For: **SYSTEM FOR PROVIDING CARDLESS PAYMENT**

**AMENDMENT UNDER 37 C.F.R. 1.312,
REMARKS REGARDING INFORMATION DISCLOSURE STATEMENT (IDS)
AND
COMMENTS ON REASONS FOR ALLOWANCE**

U.S. Patent and Trademark Office
Alexandria, VA 22202

Sir:

In response to the Notice of Allowance and Issue Fee(s) Due mailed March 6, 2006 reconsideration of the above-identified application is requested based on the remarks and amendments as set forth below.

Amendments to the amended claims begins on **page 2**.

Remarks begin on **page 17**.